

2002 Long-Term Care Rate Guide
Premium Rate Increase History Section
Individual Policy Forms

| Company | Policy Form | Policy Type | Policy Category | Date Policy Form Sold | Date Acquired | Company from which Policy Form was Acquired | Sold in CA | Sold In Other States | Rate Increase Requested (in percentage) | Rate Increase Approved (in percentage) | Date Premium Rate Increase Approved | 1st Date Increase Was Issued to a Policyholder |
|---------------------------------|-------------|-------------|-----------------|-----------------------|---------------|---|------------|----------------------|---|--|-------------------------------------|--|
| Mutual Protective Insurance Co. | 440 | Individual | NFR NTQ | 01/31/97 | | | | CO | 20.00% | 15.00% | 02/06/02 | 09/01/02 |
| Mutual Protective Insurance Co. | 441 | Individual | NFR NTQ | 01/31/97 | | | | CO | 20.00% | 15.00% | 02/06/02 | 09/01/02 |
| Mutual Protective Insurance Co. | 583 | Individual | NFR NTQ | 02/14/90 | | | | GA | 20.00% | 4.00% | 12/28/01 | 03/01/02 |
| Mutual Protective Insurance Co. | 585 | Individual | NFR NTQ | 11/06/91 | | | | WI | 20.00% | 20.00% | 08/13/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 01/21/92 | | | | AR | 20.00% | N/A | 06/15/01 | N/A |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 10/28/91 | | | | CO | 20.00% | 15.00% | 02/06/02 | 09/01/02 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 02/18/92 | | | | GA | 20.00% | 4.00% | 12/28/01 | 03/01/02 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 12/27/91 | | | | IN | 20.00% | 20.00% | 02/18/02 | 05/01/02 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 12/06/91 | | | | KS | 20.00% | 20.00% | 02/05/02 | 04/01/02 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 08/13/91 | | | | KY | 20.00% | 20.00% | 10/16/01 | 02/01/02 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR TQ | 03/10/92 | | | | ME | 20.00% | 20.00% | 12/31/01 | 03/01/02 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 09/20/91 | | | | MO | 20.00% | 20.00% | 02/15/02 | 05/01/02 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 10/23/91 | | | | ND | 20.00% | 10.00% | 03/19/02 | 06/01/02 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 08/14/91 | | | | NV | 20.00% | N/A | 06/15/01 | N/A |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 06/11/92 | | | | TX | 20.00% | 20.00% | 01/31/02 | 05/01/02 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 11/08/91 | | | | UT | 20.00% | 20.00% | 06/27/02 | 09/01/02 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 09/06/91 | | | | WV | 20.00% | N/A | 06/15/01 | N/A |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 12/21/92 | | | | AR | 20.00% | N/A | 06/15/01 | N/A |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 09/29/92 | | | | CO | 20.00% | 15.00% | 02/06/02 | 09/01/02 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 02/01/94 | | | | GA | 20.00% | 4.00% | 12/28/01 | 03/01/02 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 06/14/93 | | | | IN | 20.00% | 20.00% | 02/18/02 | 05/01/02 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 12/22/92 | | | | KS | 20.00% | 20.00% | 02/05/02 | 04/01/02 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 10/23/92 | | | | KY | 20.00% | 20.00% | 10/16/01 | 02/01/02 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 04/22/93 | | | | MN | 20.00% | 20.00% | 09/28/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 09/30/92 | | | | MO | 20.00% | 20.00% | 02/15/02 | 05/01/02 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 10/27/92 | | | | ND | 20.00% | 10.00% | 03/19/02 | 06/01/02 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 04/23/93 | | | | NH | 20.00% | 20.00% | 12/19/01 | 03/01/02 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 02/25/93 | | | | NV | 20.00% | N/A | 06/15/01 | N/A |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 09/16/92 | | | | TX | 20.00% | 20.00% | 01/31/02 | 05/01/02 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 11/09/92 | | | | UT | 20.00% | 20.00% | 06/27/02 | 09/01/02 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 11/13/92 | | | | VA | 20.00% | N/A | 06/15/01 | N/A |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 10/10/92 | | | | WV | 20.00% | N/A | 06/15/01 | N/A |

Pending - Pending regulatory approval by a specific state or pending SB 898 approval if in CA.
N/A - Not Available by the company.

Prem. Rate Increase History
Individual Policies

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Individual Policy Forms

| Company | Policy Form | Policy Type | Policy Category | Date Policy Form Sold | Date Acquired | Company from which Policy Form was Acquired | Sold in CA | Sold In Other States | Rate Increase Requested (in percentage) | Rate Increase Approved (in percentage) | Date Premium Rate Increase Approved | 1st Date Increase Was Issued to a Policyholder |
|---------------------------------|-------------|-------------|-----------------|-----------------------|---------------|---|------------|----------------------|---|--|-------------------------------------|--|
| Mutual Protective Insurance Co. | 693 | Individual | NFR NTQ | 11/22/94 | | | CA | CA | 20.00% | 20.00% | 10/24/01 | 01/01/02 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 05/07/96 | | | | AR | 20.00% | N/A | 06/15/01 | N/A |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 06/18/96 | | | | CO | 20.00% | 15.00% | 02/06/02 | 09/01/02 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 09/05/96 | | | | GA | 20.00% | 4.00% | 12/28/01 | 03/01/02 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 06/04/96 | | | | ID | 20.00% | N/A | 06/15/01 | N/A |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 07/06/96 | | | | IN | 20.00% | 20.00% | 02/18/02 | 05/01/02 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 04/15/99 | | | | KS | 20.00% | 20.00% | 02/05/02 | 04/01/02 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 03/05/96 | | | | KY | 20.00% | 20.00% | 10/16/01 | 02/01/02 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 03/15/96 | | | | MO | 20.00% | 20.00% | 02/15/02 | 05/01/02 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 10/07/96 | | | | ND | 20.00% | 10.00% | 03/19/02 | 06/01/02 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 08/09/96 | | | | NH | 20.00% | 20.00% | 12/19/01 | 03/01/02 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 03/05/96 | | | | NV | 20.00% | N/A | 06/15/01 | N/A |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 04/15/00 | | | | TX | 20.00% | 20.00% | 01/31/02 | 05/01/02 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 11/13/96 | | | | UT | 20.00% | 20.00% | 06/27/02 | 09/01/02 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 05/03/96 | | | | VA | 20.00% | N/A | 06/15/01 | N/A |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 04/09/96 | | | | WV | 20.00% | N/A | 06/15/01 | N/A |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 02/15/01 | | | | AR | 20.00% | N/A | 06/15/01 | N/A |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 02/15/00 | | | | AZ | 20.00% | 20.00% | 08/13/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 09/15/99 | | | | CO | 20.00% | 15.00% | 02/06/02 | 09/01/02 |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 03/15/00 | | | | GA | 20.00% | 4.00% | 12/28/01 | 03/01/02 |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 09/15/99 | | | | IA | 20.00% | 20.00% | 07/05/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 05/15/00 | | | | ID | 20.00% | N/A | 06/15/01 | N/A |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 08/01/00 | | | | IL | 20.00% | 20.00% | 07/24/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 12/01/99 | | | | IN | 20.00% | 20.00% | 02/18/02 | 05/01/02 |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 04/01/00 | | | | KS | 20.00% | 20.00% | 02/05/02 | 04/01/02 |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 06/15/00 | | | | LA | 20.00% | 20.00% | 08/24/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 08/15/99 | | | | MO | 20.00% | 20.00% | 02/15/02 | 05/01/02 |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 03/15/00 | | | | MS | 20.00% | 20.00% | 08/22/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 12/01/99 | | | | MT | 20.00% | 20.00% | 07/02/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 05/15/00 | | | | ND | 20.00% | 10.00% | 03/19/02 | 06/01/02 |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 06/01/99 | | | | NE | 20.00% | 20.00% | 06/28/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 01/01/00 | | | | NV | 20.00% | N/A | 06/15/01 | N/A |

Pending - Pending regulatory approval by a specific state or pending SB 898 approval if in CA.
N/A - Not Available by the company.

Prem. Rate Increase History
Individual Policies

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| Company | Policy Form | Policy Type | Policy Category | Date Policy Form Sold | Date Acquired | Company from which Policy Form was Acquired | Sold in CA | Sold In Other States | Rate Increase Requested (in percentage) | Rate Increase Approved (in percentage) | Date Premium Rate Increase Approved | 1st Date Increase Was Issued to a Policyholder |
|---------------------------------|-------------|-------------|-----------------|-----------------------|---------------|---|------------|----------------------|---|--|-------------------------------------|--|
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 11/01/99 | | | | OH | 20.00% | 20.00% | 08/07/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 12/01/99 | | | | OK | 20.00% | 15.00% | 09/24/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 09/01/00 | | | | SC | 20.00% | 20.00% | 09/27/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 08/15/99 | | | | SD | 20.00% | 20.00% | 07/18/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 04/01/00 | | | | TN | 20.00% | 20.00% | 08/10/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 03/15/00 | | | | TX | 20.00% | 20.00% | 01/31/02 | 05/01/02 |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 06/01/00 | | | | UT | 20.00% | 20.00% | 06/27/02 | 09/01/02 |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 12/01/00 | | | | WI | 20.00% | 20.00% | 08/13/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 04/01/00 | | | | WV | 20.00% | N/A | 06/15/01 | N/A |
| Mutual Protective Insurance Co. | 698 | Individual | NFR TQ & NTQ | 12/15/99 | | | | WY | 20.00% | 20.00% | 08/07/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/10/87 | | | | AR | 20.00% | N/A | 06/15/01 | N/A |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 03/15/88 | | | CA | CA | 0% - 40% | 0.00% | 01/14/92 | N/A |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/29/88 | | | | CO | 20.00% | 15.00% | 02/06/02 | 09/01/02 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/15/88 | | | | FL | 0% - 40% | 0.00% | 11/27/91 | N/A |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/20/88 | | | | GA | 20.00% | 4.00% | 12/28/01 | 03/01/02 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/23/87 | | | | ID | 20.00% | N/A | 06/15/01 | N/A |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/14/88 | | | | IL | 0% - 40% | 0.00% | 12/20/91 | N/A |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/07/87 | | | | IN | 0% - 40% | 0.00% | 03/06/92 | N/A |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/07/87 | | | | IN | 15.00% | 0.00% | 01/09/95 | N/A |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/07/87 | | | | IN | 20.00% | 20.00% | 02/18/02 | 05/01/02 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/16/87 | | | | KS | 20.00% | 20.00% | 02/05/02 | 04/01/02 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/09/87 | | | | KY | 20.00% | 20.00% | 10/16/01 | 02/01/02 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR TQ | 10/19/89 | | | | ME | 20.00% | 20.00% | 12/31/01 | 03/01/02 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/25/87 | | | | MO | 20.00% | 20.00% | 02/15/02 | 05/01/02 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/24/87 | | | | ND | 20.00% | 10.00% | 03/19/02 | 06/01/02 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/07/88 | | | | NH | 20.00% | 20.00% | 12/19/01 | 03/01/02 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/09/87 | | | | NV | 20.00% | N/A | 06/15/01 | N/A |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/03/87 | | | | OH | 0% - 40% | 0.00% | 11/05/91 | N/A |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/26/88 | | | | OR | 0% - 40% | 0.00% | 01/29/92 | N/A |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/30/87 | | | | PA | 0% - 40% | 0.00% | 04/16/92 | N/A |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/03/89 | | | | RI | 0% - 40% | 0.00% | 12/26/91 | N/A |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 02/08/88 | | | | TX | 20.00% | 20.00% | 01/31/02 | 05/01/02 |

Pending - Pending regulatory approval by a specific state or pending SB 898 approval if in CA.
N/A - Not Available by the company.

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|---------------------------------|-------------|-------------|-----------------|-----------------------|---------------|---|------------|----------------------|---|--|-------------------------------------|--|
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 02/02/88 | | | | UT | 20.00% | 20.00% | 06/27/02 | 09/01/02 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/11/88 | | | | VA | 0% - 40% | 0.00% | 10/22/91 | N/A |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/11/88 | | | | VA | 20.00% | N/A | 06/15/01 | N/A |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/30/87 | | | | VT | 0% - 40% | 0.00% | 10/15/91 | N/A |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/17/87 | | | | WV | 20.00% | N/A | 06/15/01 | N/A |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/16/87 | | | | AK | 0% - 40% | 0% - 40% | 10/21/91 | 12/01/91 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/16/87 | | | | AK | 20.00% | 20.00% | 08/23/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/11/87 | | | | AL | 0% - 40% | 0% - 40% | 10/17/91 | 12/01/91 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/11/87 | | | | AL | 20.00% | 20.00% | 02/16/98 | 07/01/98 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/11/87 | | | | AL | 20.00% | 20.00% | 08/07/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/10/87 | | | | AR | 0% - 40% | 0% - 40% | 12/04/91 | 02/01/92 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/23/87 | | | | AZ | 0% - 40% | 0% - 40% | 11/12/91 | 01/01/92 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/23/87 | | | | AZ | 20.00% | 20.00% | 08/13/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 03/15/88 | | | CA | CA | 20.00% | 20.00% | 10/24/01 | 01/01/02 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/29/88 | | | | CO | 0% - 40% | 0% - 40% | 12/23/91 | 02/01/92 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/29/88 | | | | CO | 20.00% | 20.00% | 02/12/98 | 05/01/98 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/07/88 | | | | DC | 0% - 40% | 0% - 40% | 01/30/92 | 04/01/92 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/30/87 | | | | DE | 0% - 40% | 0% - 40% | 11/18/91 | 01/01/92 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/30/87 | | | | DE | 20.00% | 20.00% | 09/13/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/20/88 | | | | GA | 0% - 40% | 0% - 40% | 10/21/91 | 12/01/91 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/27/88 | | | | HI | 0% - 40% | 0% - 40% | 10/28/91 | 12/01/91 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/27/88 | | | | HI | 15.00% | 15.00% | 09/28/94 | 03/01/95 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/27/88 | | | | HI | 20.00% | 20.00% | 08/21/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/16/87 | | | | IA | 0% - 40% | 0% - 40% | 02/05/92 | 04/01/92 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/16/87 | | | | IA | 15.00% | 15.00% | 10/24/94 | 03/01/95 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/16/87 | | | | IA | 20.00% | 20.00% | 01/06/98 | 05/01/98 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/16/87 | | | | IA | 20.00% | 20.00% | 07/05/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/23/87 | | | | ID | 0% - 40% | 0% - 40% | 03/19/92 | 05/01/92 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/14/88 | | | | IL | 15.00% | 15.00% | 09/29/94 | 03/01/95 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/14/88 | | | | IL | 20.00% | 20.00% | 07/24/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/07/87 | | | | IN | 20.00% | 20.00% | 01/25/98 | 05/01/98 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/16/87 | | | | KS | 0% - 40% | 0% - 40% | 12/20/91 | 02/01/92 |

Pending - Pending regulatory approval by a specific state or pending SB 898 approval if in CA.
N/A - Not Available by the company.

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|---------------------------------|-------------|-------------|-----------------|-----------------------|---------------|---|------------|----------------------|---|--|-------------------------------------|--|
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/16/87 | | | | KS | 15.00% | 15.00% | 11/16/94 | 03/01/95 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/16/87 | | | | KS | 10.00% | 10.00% | 04/15/98 | 07/01/98 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/09/87 | | | | KY | 0% - 40% | 0% - 40% | 10/22/91 | 12/01/91 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/09/87 | | | | KY | 6.00% | 6.00% | 03/27/98 | 07/01/98 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/19/87 | | | | LA | 0% - 40% | 0% - 40% | 10/14/91 | 12/01/91 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/19/87 | | | | LA | 20.00% | 20.00% | 08/24/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 10/19/89 | | | | ME | 0% - 40% | 0% - 40% | 10/30/91 | 12/01/91 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 10/19/89 | | | | ME | 15.00% | 15.00% | 10/06/95 | 10/15/95 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/14/87 | | | | MI | 0% - 40% | 0% - 40% | 03/27/92 | 11/01/92 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/14/87 | | | | MI | 20.00% | 20.00% | 09/01/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/16/89 | | | | MI | 20.00% | 20.00% | 09/01/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/25/87 | | | | MO | 0% - 40% | 0% - 40% | 10/16/91 | 12/01/91 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/25/87 | | | | MO | 15.00% | 15.00% | 09/28/94 | 03/01/95 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/25/87 | | | | MO | 20.00% | 20.00% | 01/15/98 | 05/01/98 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/13/87 | | | | MS | 0% - 40% | 0% - 40% | 10/14/91 | 12/01/91 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/13/87 | | | | MS | 15.00% | 15.00% | 10/06/94 | 03/01/95 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/13/87 | | | | MS | 20.00% | 20.00% | 08/22/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/13/87 | | | | MT | 0% - 40% | 0% - 40% | 12/03/91 | 02/01/92 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/13/87 | | | | MT | 15.00% | 15.00% | 09/29/94 | 03/01/95 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/13/87 | | | | MT | 20.00% | 20.00% | 02/05/98 | 05/01/98 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/13/87 | | | | MT | 20.00% | 20.00% | 07/02/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/24/87 | | | | ND | 0% - 40% | 0% - 40% | 10/24/91 | 12/01/91 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/24/87 | | | | ND | 15.00% | 15.00% | 12/30/94 | 07/01/95 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/24/87 | | | | ND | 10.00% | 10.00% | 03/04/98 | 06/01/98 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/03/87 | | | | NE | 0% - 40% | 0% - 40% | 08/09/91 | 10/01/91 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/03/87 | | | | NE | 15.00% | 15.00% | 08/30/94 | 03/01/95 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/03/87 | | | | NE | 20.00% | 20.00% | 12/23/97 | 05/01/98 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/03/87 | | | | NE | 20.00% | 20.00% | 06/28/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/07/88 | | | | NH | 0% - 40% | 0% - 40% | 03/26/92 | 06/01/92 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/04/88 | | | | NM | 0% - 40% | 0% - 40% | 11/20/91 | 01/01/92 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/04/88 | | | | NM | 10.00% | 10.00% | 04/14/98 | 07/01/98 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/04/88 | | | | NM | 20.00% | 20.00% | 08/21/01 | 11/01/01 |

Pending - Pending regulatory approval by a specific state or pending SB 898 approval if in CA.
N/A - Not Available by the company.

Prem. Rate Increase History
Individual Policies

2002 Long-Term Care Rate Guide
Premium Rate Increase History Section
Individual Policy Forms

| Company | Policy Form | Policy Type | Policy Category | Date Policy Form Sold | Date Acquired | Company from which Policy Form was Acquired | Sold in CA | Sold In Other States | Rate Increase Requested (in percentage) | Rate Increase Approved (in percentage) | Date Premium Rate Increase Approved | 1st Date Increase Was Issued to a Policyholder |
|---------------------------------|-------------|-------------|-----------------|-----------------------|---------------|---|------------|----------------------|---|--|-------------------------------------|--|
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/09/87 | | | | NV | 0% - 40% | 0% - 40% | 12/03/91 | 03/01/92 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/09/87 | | | | NV | 15.00% | 15.00% | 11/30/94 | 03/01/95 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/09/87 | | | | NV | 20.00% | 20.00% | 02/03/98 | 06/01/98 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/03/87 | | | | OH | 15.00% | 15.00% | 10/18/94 | 03/01/95 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/03/87 | | | | OH | 20.00% | 20.00% | 08/07/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/11/88 | | | | OK | 0% - 40% | 0% - 40% | 11/27/91 | 01/01/92 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/11/88 | | | | OK | 20.00% | 15.00% | 09/24/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/26/88 | | | | OR | 20.00% | 20.00% | 07/18/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/30/87 | | | | PA | 20.00% | 20.00% | 09/14/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 01/03/89 | | | | RI | 20.00% | 20.00% | 10/22/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 03/21/88 | | | | SC | 0% - 40% | 0% - 40% | 09/15/92 | 11/01/92 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 03/21/88 | | | | SC | 20.00% | 20.00% | 03/04/98 | 07/01/98 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 03/21/88 | | | | SC | 20.00% | 20.00% | 09/27/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/14/87 | | | | SD | 0% - 40% | 0% - 40% | 02/28/92 | 05/01/92 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/14/87 | | | | SD | 15.00% | 15.00% | 10/18/94 | 03/01/95 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/14/87 | | | | SD | 20.00% | 20.00% | 07/18/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/10/87 | | | | TN | 0% - 40% | 0% - 40% | 05/11/92 | 07/01/92 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/10/87 | | | | TN | 20.00% | 20.00% | 08/10/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 02/08/88 | | | | TX | 0% - 40% | 0% - 40% | 03/25/92 | 06/01/92 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 02/08/88 | | | | TX | 20.00% | 20.00% | 03/12/98 | 07/01/98 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 02/02/88 | | | | UT | 0% - 40% | 0% - 40% | 11/01/91 | 01/01/92 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 02/02/88 | | | | UT | 15.00% | 15.00% | 10/05/94 | 03/01/95 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/30/87 | | | | VT | 20.00% | 20.00% | 09/13/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 03/10/88 | | | | WA | 0% - 40% | 0% - 40% | 03/23/92 | 05/01/92 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 03/10/88 | | | | WA | 20.00% | 20.00% | 07/02/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 04/22/88 | | | | WI | 0% - 40% | 0% - 40% | 10/17/91 | 01/01/92 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 04/22/88 | | | | WI | 15.00% | 15.00% | 09/26/94 | 03/01/95 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 04/22/88 | | | | WI | 20.00% | 20.00% | 08/13/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 11/17/87 | | | | WV | 0% - 40% | 0% - 40% | 02/03/92 | 04/01/92 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/15/87 | | | | WY | 0% - 40% | 0% - 40% | 12/16/91 | 02/01/92 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/15/87 | | | | WY | 20.00% | 20.00% | 01/12/98 | 05/01/98 |
| Mutual Protective Insurance Co. | 3358 | Individual | NFR NTQ | 12/15/87 | | | | WY | 20.00% | 20.00% | 08/07/01 | 11/01/01 |

Pending - Pending regulatory approval by a specific state or pending SB 898 approval if in CA.
N/A - Not Available by the company.

Prem. Rate Increase History
Individual Policies

2002 Long-Term Care Rate Guide
Premium Rate Increase History Section
Individual Policy Forms

| Company | Policy Form | Policy Type | Policy Category | Date Policy Form Sold | Date Acquired | Company from which Policy Form was Acquired | Sold in CA | Sold In Other States | Rate Increase Requested (in percentage) | Rate Increase Approved (in percentage) | Date Premium Rate Increase Approved | 1st Date Increase Was Issued to a Policyholder |
|---------------------------------|-------------|-------------|-----------------|-----------------------|---------------|---|------------|----------------------|---|--|-------------------------------------|--|
| Mutual Protective Insurance Co. | 580A | Individual | NFR NTQ | 02/04/88 | | | | MN | 0% -30% | 0% - 30% | 11/26/91 | 02/01/92 |
| Mutual Protective Insurance Co. | 580A | Individual | NFR NTQ | 02/04/88 | | | | MN | 30.00% | 30.00% | 03/29/94 | 06/01/94 |
| Mutual Protective Insurance Co. | 580A | Individual | NFR NTQ | 02/04/88 | | | | MN | 30.00% | 30.00% | 12/26/97 | 04/01/98 |
| Mutual Protective Insurance Co. | 580A | Individual | NFR NTQ | 02/04/88 | | | | MN | 20.00% | 20.00% | 09/28/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 580B | Individual | NFR NTQ | 02/04/88 | | | | MN | 0% -30% | 0% - 30% | 11/26/91 | 02/01/92 |
| Mutual Protective Insurance Co. | 580B | Individual | NFR NTQ | 02/04/88 | | | | MN | 25.00% | 25.00% | 03/29/94 | 06/01/94 |
| Mutual Protective Insurance Co. | 580B | Individual | NFR NTQ | 02/04/88 | | | | MN | 15.00% | 15.00% | 12/26/97 | 04/01/98 |
| Mutual Protective Insurance Co. | 580B | Individual | NFR NTQ | 02/04/88 | | | | MN | 20.00% | 20.00% | 09/28/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 09/05/91 | | | | AL | 20.00% | 20.00% | 08/07/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 08/26/91 | | | | AZ | 20.00% | 20.00% | 08/13/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 01/03/92 | | | CA | CA | 20.00% | 20.00% | 10/24/01 | 01/01/02 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 09/13/91 | | | | HI | 20.00% | 20.00% | 08/21/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 10/01/91 | | | | IA | 20.00% | 20.00% | 07/05/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 08/14/91 | | | | IL | 20.00% | 20.00% | 07/24/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 08/21/91 | | | | MI | 20.00% | 20.00% | 09/01/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 08/13/91 | | | | MS | 20.00% | 20.00% | 08/22/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 07/16/91 | | | | NE | 20.00% | 20.00% | 06/28/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 09/18/91 | | | | NM | 20.00% | 20.00% | 08/21/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 08/22/91 | | | | OH | 20.00% | 20.00% | 08/07/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 09/10/91 | | | | OK | 20.00% | 15.00% | 09/24/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 11/07/91 | | | | PA | 20.00% | 20.00% | 09/14/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 03/19/92 | | | | SC | 20.00% | 20.00% | 09/27/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 03/19/92 | | | | SD | 20.00% | 20.00% | 07/18/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 12/17/91 | | | | TN | 20.00% | 20.00% | 08/10/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 07/08/92 | | | | WA | 20.00% | 20.00% | 07/02/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 691 | Individual | NFR NTQ | 06/27/91 | | | | WI | 20.00% | 20.00% | 08/13/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 10/12/92 | | | | AK | 20.00% | 20.00% | 08/23/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 10/07/92 | | | | AL | 20.00% | 20.00% | 08/07/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 05/27/93 | | | | AZ | 20.00% | 20.00% | 08/13/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 04/13/93 | | | CA | CA | 20.00% | 20.00% | 10/24/01 | 01/01/02 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 10/13/92 | | | | HI | 20.00% | 20.00% | 08/21/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 12/23/92 | | | | IA | 20.00% | 20.00% | 07/05/01 | 11/01/01 |

Pending - Pending regulatory approval by a specific state or pending SB 898 approval if in CA.
N/A - Not Available by the company.

Prem. Rate Increase History
Individual Policies

2002 Long-Term Care Rate Guide
Premium Rate Increase History Section
Individual Policy Forms

| Company | Policy Form | Policy Type | Policy Category | Date Policy Form Sold | Date Acquired | Company from which Policy Form was Acquired | Sold in CA | Sold In Other States | Rate Increase Requested (in percentage) | Rate Increase Approved (in percentage) | Date Premium Rate Increase Approved | 1st Date Increase Was Issued to a Policyholder |
|---------------------------------|-------------|-------------|-----------------|-----------------------|---------------|---|------------|----------------------|---|--|-------------------------------------|--|
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 09/21/92 | | | | IL | 20.00% | 20.00% | 07/24/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 09/17/92 | | | | MI | 20.00% | 20.00% | 09/01/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 10/27/92 | | | | MS | 20.00% | 20.00% | 08/22/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 10/19/92 | | | | MT | 20.00% | 20.00% | 07/02/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 08/28/92 | | | | NE | 20.00% | 20.00% | 06/28/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 10/19/92 | | | | NM | 20.00% | 20.00% | 08/21/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 09/24/92 | | | | OH | 20.00% | 20.00% | 08/07/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 04/20/93 | | | | OR | 20.00% | 20.00% | 07/18/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 01/06/93 | | | | PA | 20.00% | 20.00% | 09/14/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 11/24/92 | | | | SD | 20.00% | 20.00% | 07/18/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 10/08/92 | | | | TN | 20.00% | 20.00% | 08/10/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 04/29/93 | | | | WA | 20.00% | 20.00% | 07/02/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 06/01/95 | | | | WA | 20.00% | 20.00% | 07/02/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 03/01/93 | | | | WI | 20.00% | 20.00% | 08/13/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 692 | Individual | NFR NTQ | 10/30/92 | | | | WY | 20.00% | 20.00% | 08/07/01 | 11/01/01 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 03/13/96 | | | | AK | 20.00% | 20.00% | 08/23/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 04/22/96 | | | | AZ | 20.00% | 20.00% | 08/13/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 07/30/96 | | | | DE | 20.00% | 20.00% | 09/13/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 03/20/96 | | | | HI | 20.00% | 20.00% | 08/21/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 04/03/96 | | | | IA | 20.00% | 20.00% | 07/05/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 03/19/96 | | | | IL | 20.00% | 20.00% | 07/24/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 08/09/96 | | | | LA | 20.00% | 20.00% | 08/24/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 07/05/96 | | | | MI | 20.00% | 20.00% | 09/01/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 08/13/96 | | | | MN | 20.00% | 20.00% | 09/28/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 03/07/96 | | | | MS | 20.00% | 20.00% | 08/22/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 04/25/96 | | | | MT | 20.00% | 20.00% | 07/02/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 02/21/96 | | | | NE | 20.00% | 20.00% | 06/28/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 05/07/96 | | | | NM | 20.00% | 20.00% | 08/21/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 03/12/96 | | | | OH | 20.00% | 20.00% | 08/07/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 03/25/96 | | | | OK | 20.00% | 15.00% | 09/24/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 04/30/96 | | | | OR | 20.00% | 20.00% | 07/18/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 07/19/96 | | | | PA | 20.00% | 20.00% | 09/14/01 | 12/01/01 |

Pending - Pending regulatory approval by a specific state or pending SB 898 approval if in CA.
N/A - Not Available by the company.

2002 Long-Term Care Rate Guide
Premium Rate Increase History Section
Individual Policy Forms

| Company | Policy Form | Policy Type | Policy Category | Date Policy Form Sold | Date Acquired | Company from which Policy Form was Acquired | Sold in CA | Sold In Other States | Rate Increase Requested (in percentage) | Rate Increase Approved (in percentage) | Date Premium Rate Increase Approved | 1st Date Increase Was Issued to a Policyholder |
|---------------------------------|-------------|-------------|-----------------|-----------------------|---------------|---|------------|----------------------|---|--|-------------------------------------|--|
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 07/26/96 | | | | SD | 20.00% | 20.00% | 07/18/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 02/29/96 | | | | TN | 20.00% | 20.00% | 08/10/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 05/21/97 | | | | WA | 20.00% | 20.00% | 07/02/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 08/29/96 | | | | WI | 20.00% | 20.00% | 08/13/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694 | Individual | NFR NTQ | 02/27/96 | | | | WY | 20.00% | 20.00% | 08/07/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694G | Individual | NFR NTQ | 08/08/97 | | | | IA | 20.00% | 20.00% | 07/05/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694G | Individual | NFR NTQ | 08/17/98 | | | | IA | 20.00% | 20.00% | 07/05/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694G | Individual | NFR NTQ | 11/18/98 | | | | MN | 20.00% | 20.00% | 09/28/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 694G | Individual | NFR NTQ | 08/27/98 | | | | MT | 20.00% | 20.00% | 07/02/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694G | Individual | NFR NTQ | 07/31/97 | | | | NE | 20.00% | 20.00% | 06/28/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694G | Individual | NFR NTQ | 08/12/98 | | | | NE | 20.00% | 20.00% | 06/28/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694G | Individual | NFR NTQ | 07/30/97 | | | | SD | 20.00% | 20.00% | 07/18/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694G | Individual | NFR NTQ | 08/24/98 | | | | WY | 20.00% | 20.00% | 08/07/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 03/19/98 | | | | AZ | 20.00% | 20.00% | 08/13/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 03/23/98 | | | | CO | 20.00% | 15.00% | 02/06/02 | 09/01/02 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 05/06/98 | | | | DE | 20.00% | 20.00% | 09/13/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 06/15/98 | | | | GA | 20.00% | 4.00% | 12/28/01 | 03/01/02 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 01/28/98 | | | | HI | 20.00% | 20.00% | 08/21/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 05/19/98 | | | | IA | 20.00% | 20.00% | 07/05/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 03/25/98 | | | | ID | 20.00% | N/A | 06/15/01 | N/A |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 04/09/98 | | | | IL | 20.00% | 20.00% | 07/24/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 03/29/98 | | | | IN | 20.00% | 20.00% | 02/18/02 | 05/01/02 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 02/17/98 | | | | KY | 20.00% | 20.00% | 10/16/01 | 02/01/02 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 07/29/98 | | | | LA | 20.00% | 20.00% | 08/24/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 05/01/98 | | | | MI | 20.00% | 20.00% | 09/01/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 07/27/98 | | | | MN | 20.00% | 20.00% | 09/28/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 01/27/98 | | | | MO | 20.00% | 20.00% | 02/15/02 | 05/01/02 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 01/30/98 | | | | MS | 20.00% | 20.00% | 08/22/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 05/29/98 | | | | MT | 20.00% | 20.00% | 07/02/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 01/08/98 | | | | NE | 20.00% | 20.00% | 06/28/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 03/24/98 | | | | NH | 20.00% | 20.00% | 12/19/01 | 03/01/02 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 02/05/98 | | | | NV | 20.00% | N/A | 06/15/01 | N/A |

Pending - Pending regulatory approval by a specific state or pending SB 898 approval if in CA.
N/A - Not Available by the company.

Prem. Rate Increase History
Individual Policies

2002 Long-Term Care Rate Guide
Premium Rate Increase History Section
Individual Policy Forms

| Company | Policy Form | Policy Type | Policy Category | Date Policy Form Sold | Date Acquired | Company from which Policy Form was Acquired | Sold in CA | Sold In Other States | Rate Increase Requested (in percentage) | Rate Increase Approved (in percentage) | Date Premium Rate Increase Approved | 1st Date Increase Was Issued to a Policyholder |
|---------------------------------|-------------|-------------|-----------------|-----------------------|---------------|---|------------|----------------------|---|--|-------------------------------------|--|
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 03/17/98 | | | | OH | 20.00% | 20.00% | 08/07/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 03/18/98 | | | | OK | 20.00% | 15.00% | 09/24/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 02/13/98 | | | | OR | 20.00% | 20.00% | 07/18/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 07/21/98 | | | | PA | 20.00% | 20.00% | 09/14/01 | 12/01/01 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 03/16/98 | | | | SD | 20.00% | 20.00% | 07/18/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 06/18/98 | | | | TN | 20.00% | 20.00% | 08/10/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 03/09/98 | | | | UT | 20.00% | 20.00% | 06/27/02 | 09/01/02 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 03/19/98 | | | | VA | 20.00% | N/A | 06/15/01 | N/A |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 06/09/98 | | | | WI | 20.00% | 20.00% | 08/13/01 | 10/01/01 |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR TQ | 03/04/98 | | | | WV | 20.00% | N/A | 06/15/01 | N/A |
| Mutual Protective Insurance Co. | 694TQ | Individual | NFR NTQ | 01/21/98 | | | | WY | 20.00% | 20.00% | 08/07/01 | 10/01/01 |

Pending - Pending regulatory approval by a specific state or pending SB 898 approval if in CA.
N/A - Not Available by the company.

Prem. Rate Increase History
Individual Policies